

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

JOEL A. ACKERMAN
XWA 76143-1/ci
ZUCKER, GOLDBERG & ACKERMAN
Attorneys for Secured Creditor
Wells Fargo Bank, NA
200 Sheffield Street, Suite 301
P.O. Box 1024
Mountainside, New Jersey 07092-0024
1-908-233-8500

In Re:
Bradley J. Hammond & Rosemarie Hammond (aka) Rosemarie
Lewkowicz



Case No.: 06-13203-KCF
Adv. No.:
Hearing Date: January 23, 2008
Judge: Kathryn Ferguson

ORDER RESOLVING DEBTORS' MOTION TO REIMPOSE STAY

The relief set forth on the following pages, numbered two (2) through four (4) is hereby **ORDERED**

DATED: 1/23/2008



Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

Page 2

Debtor: Bradley J. Hammond & Rosemarie Hammond (aka) Rosemarie Lewkowicz

Case No. 06-13203-KCF

Caption of Order: **ORDER RESOLVING DEBTORS' MOTION TO REIMPOSE STAY**

This matter having been brought before the Court by Jonathan Stone, attorney for Debtors, upon a motion to reimpose the automatic stay as to real property located at 106 Hoffman Lane, Township of Bethlehem, Glen Gardner, NJ 08826, and it appearing that notice of said motion was properly served upon all parties concerned and this Court having considered the representations of attorneys for the Debtors and ZUCKER, GOLDBERG & ACKERMAN, attorneys for Secured Creditor, Wells Fargo Bank, NA, JOEL A. ACKERMAN appearing, and it appearing that the Debtors are in arrears, outside of the Chapter 13 Plan, to the aforesaid Secured Creditor, for payments and accumulated late charges due from October, 2007 through and including January, 2008, totaling \$12,620.28 (4 payments @ \$3,057.70/mo. + 4 late charges @ \$97.37/ea.), and for good cause having been shown;

It is **ORDERED, ADJUDGED and DECREED** that the automatic stay as to the mortgaged property known and designated as 106 Hoffman Lane, Township of Bethlehem, Glen Gardner, NJ 08826, is hereby reimposed; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Debtor(s) cure(s) the aforesaid arrearages by immediately forwarding to the Secured Creditor at Wells Fargo Bank, N.A., 1 Home Campus, Des Moines, Iowa 50328-0001, a check in the sum of \$3,057.70, made payable to the Secured Creditor, Wells Fargo Bank, NA, to be received on or before January 26, 2008; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the aforesaid payment is not made on or before the dates set forth above, the Secured Creditor's Attorneys may obtain an Order Vacating Automatic Stay As To Real Property by filing, with the Clerk of the Bankruptcy

Page 3

Debtor: Bradley J. Hammond & Rosemarie Hammond (aka) Rosemarie Lewkowicz

Case No. 06-13203-KCF

Caption of Order: **ORDER RESOLVING DEBTORS' MOTION TO REIMPOSE STAY**

Court, a Certification indicating the Debtor(s) failure to comply with this Court's Order, with a copy of said Certification being forwarded to the Trustee, Debtor(s) and Debtor's(s') Attorney; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the balance of arrears in the amount of \$9,562.58 be paid by the Debtor(s) forwarding to the Secured Creditor, in addition to their regular monthly mortgage payment, the sum of \$1,593.77 per month, which additional payment shall begin February, 2008 and continue for a period of six (6) months until the arrears outside the Debtor's(s') plan are cured; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the aforesaid payment is not made on or before the dates set forth above, the Secured Creditor's Attorneys may obtain an Order Vacating Automatic Stay As To Real Property by filing a Certification with the Clerk of the Bankruptcy Court, with a copy of said Certification being forwarded to the Trustee, Debtor(s) and Debtor's(s') Attorney, indicating the Debtor's(s') failure to comply with this Court's Order; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Debtor(s) make(s) regular mortgage payments, outside the Chapter 13 Plan, beginning in February, 2008, directly to the Secured Creditor, Wells Fargo Bank, NA, at 1 Home Campus, Des Moines, Iowa, 50328-0001. (Note: The amount of the monthly mortgage payment is subject to change according to the terms of the mortgage); and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that for the duration of the Debtor's(s') Chapter 13 bankruptcy proceeding, if any of the regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, the Secured Creditor may obtain an Order Vacating Automatic Stay As To Real Property by submitting a Certification to the

Page 4

Debtor: Bradley J. Hammond & Rosemarie Hammond (aka) Rosemarie Lewkowicz

Case No. 06-13203-KCF

Caption of Order: **ORDER RESOLVING DEBTORS' MOTION TO REIMPOSE STAY**

Court indicating any such payment is more than thirty (30) days late; and

It is **FURTHER ORDERED, ADJUDGED** and **DECREED** that a copy of any application, supporting certification, and proposed Order must be served on the Trustee, Debtor(s) and Debtors' counsel at the time of submission to the Court; and

It is **FURTHER ORDERED, ADJUDGED** and **DECREED** that the Secured Creditor, Wells Fargo Bank, NA, is hereby awarded reimbursement of attorney's fees in the sum of \$350.00, which is to be paid through the Debtor's(s') Chapter 13 Plan.